AFTER HELL, WHAT?

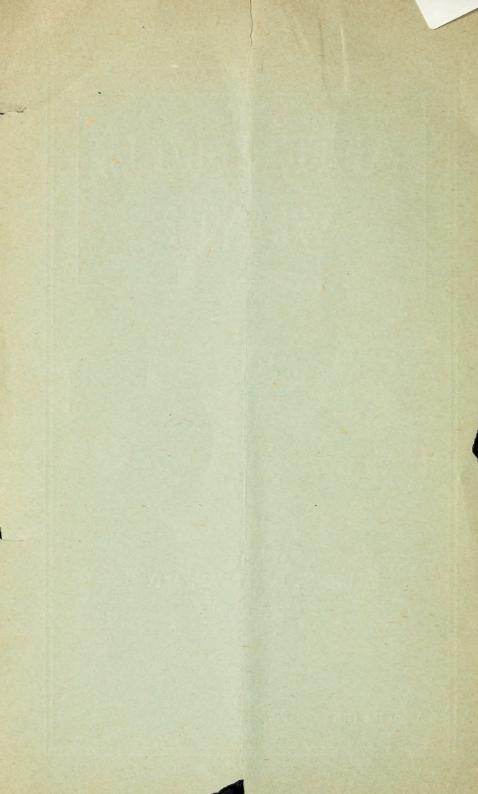


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REGINA. CANADA

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AFTER HELL-WHAT?

All kinds of things are believed. Many different conditions are prophesied. Nobody knows anything about it. The condition that exists after the war will be just what human effort makes it, nothing less, nothing more. It may be that the battle of Armageddon is to be fought, and a prophesied condition is to be ushered in. Probably. But in the meantime it is just as well for us to keep on believing in God Almighty, obeying His commands, living decently, and working like hell to improve our own lot, and the lot of everyone around us.

The Socialist tells us there is going to be a general levelling up of everything, that he is going to be as good as anybody else, which he could be now if he tried, and the rest of the world wishes to heaven he would only try. The pessimist tells us that there is going to be a regular smash—that is the kind of thing the pessimist glories in. The fly will buzz in the manure heap and then land in our sugar bowl. The banker insists that there will be a tremendous tightening of finances, that money will be scarce. There will be if he can make it, for that is profitable to him. Bankers long years ago told us that a great war could not last more than a few months-that the money wouldn't last. The war has lasted years, and we have just as much money in the world today as when the Kaiser went crazy. Money is not greater than human endeavor, bankers are not superior to common clay, and there is more clay than bankers. The optimist tells us that the stock of manufactured goods is so low that an immediate revival of business must follow the war.

Amongst them all, many of our people are groping, not knowing what to do, trusting to others and luck, and doing nothing themselves to create that condition which will enable us to bridge over the period of reconstruction which must follow a declaration of peace.

What is going to happen, barring Armageddon and all that goes with it? Will we be face to face with a financial condition similar to that which faced us in 1914? Hardly. We were then looking right into the mouth of hell, and dead uncertainty faced us. Money dreads nothing worse than uncertainty. With peace the mouth of hell is

closed, and whether human endeavor is capable of establishing a never ending peace or not, it is certain that for many years peace will prevail. Of course, the fact remains that some millions of children have been born during the past four years with war written in their brain. war inherited from the mothers, war thoughts. These millions will be ruling this little world of ours thirty-five years from now. So many big wars just run about this distance apart that it seems but natural to conclude that the war brain produces war. The war Emperor and Empress produce war Kaisers-then it isn't far to hell. A whole bunch of kaisers thirty-five years from now-nix, one's enough. But don't forget the brain rules and the war brain will rule again if we give it the chance. But present uncertainty is removed, unless it be that the enormous debts piled up by the nations will yield uncertainty. There is the whole situation. The crux has been reached. Will debt uncertainty paralyze us? If we allow our nation to fall into indleness, yes. For idleness is the heaviest tax that can be levied upon a community, and you cannot pay a tax with a tax. Piling the tax of idleness upon the tax of war means ruin. But by stripping ourselves free from all parasites, and getting down to clean development and industrialism we need not dread the outcome. Uncertainty temporarily paralyzed us in 1914. Our financiers and bankers were hardly to blame, for they had to save their institutions, and the uncertainty of war piled upon the then recent real estate collapse was enough to quail the staunchest. We cursed our bankers in 1914-15, but had they let their institutions fail we would have cursed them more. But the two causes which produced the then uncertainty are now gone. Let us remember that we pulled through 1914. How? The calm, cool judgment, the resourcefulness, the determination, the stick-to-it-iveness of our business men is what saved us. Look back. Do you remember how coolly our business men faced the situation? Do you remember how surprised you were at the small number of business failures? Every day some firm was going to "go up," but it didn't go. We have the same old reliable asset today. So don't let us worry, don't let us lose confidence; but let us buckle in to assist in carrying our nation through, assist by producing something, and don't forget that sometimes the easiest way to produce something of life sustaining value is to knock a parasite on the head. Of course you (or I) may be the parasite. Punch it just the same.

There isn't going to be much change in human nature after this war (barring the miracle of Armageddon). You—yes, you—are going to be just as keen after the almighty dollar as you were before. Commercial rivalry between nations will, if anything, be accentuated. Germany is sitting with her thousands of subsidized ships ready to throw her subsidized commerce into the lap of the neutral world. Will they buy? Some people can forget an awful lot for ten dollars, and when you find you have to do it for your competitor is doing it, and you have either to succeed in competition or go under—well, you won't go under. You will smother your conscience, obliterate your memory,

and swim on a raft of German goods. That was the way of the world before. Has the world changed? The world is mad today. In the cool aftermoments, what. Back to the war of commerce. War of some kind, and it is only a question which is worst. In all the four years of military war have you seen any evidence of an effort to end the commercial war? Have you seen any evidence of a lessening mental value to the almighty dollar? Suppose I ask you to hand over what you have got. Eh! Are other people more Christian than you? What say you? What evidence then is there that we won't be immediately back to the old commercialism, changed only to apply to enlarged conditions? In addition to the old, we will have certain new factors mixed in with old conditions, and surrounded with old customs, probably polished a little by the necessities of the past few years. These factors will reach us for attention in the following order, arranged according to the noise they make, and inversely according to their importance and deservedness:

The professional agitator;
The unreasonable returned soldier;
The vacant land owners;
The manufacturers;
The industrials;
The soldiers;
The returned soldiers;
The families of dead soldiers;
The crippled returned soldiers.

How are we to deal with these, and probably other factors in our citizenship and commercial life? The first man asked to answer that question will say "The Government should, etc.,, Yes, the Government should do everything. Let it, however, be understood that we haven't any right to take or to attempt to take everything off our own shoulders, and pile it onto the back of the Government. There is one thing Canadians excel in. We are a very individualistic people as far as insisting on our individual right to all profits and all privileges. Let anyone dare to interfere with our little game of spoils, and our good citizenship is outraged, but when it comes to shouldering responsibility or cost, why the community (government) must bear that. All of the profits, but none of the burdens, would make an excellent motto, for altogether too many Canadians. Now let us get rid of this idea. We each within our sphere have just as great a responsibility as has the Government within its sphere; and now more than ever in our history can the individual exert a steadying influence. Steady boys, steady-yes, and girls too, right now. The wild eyed professional agitator is the biggest curse inside of Canada today. The conditions are his culture bed, the miseries of the people are his food. This creature can be dealt with much better by the individual than by the Government. If the Government touches him it is persecution, but the individual can give him a swift kick, where it belongs, and the comriunity will applaud. Oh, yes, there are lots of rights which the Gov-

ernment can do, which are wrongs in the eyes of many, but alright when done by the individual. People do so like to damn the Government. The people have to steady Canada. If we go wandering around any old way in the boat it is liable to upset, no matter what the helmsman may do. Then keep cool, and when any professional agitator attempts to stampede you, just don't be stampeded. By professional agitator I mean that species of gentleman who never saw hell, took darned good care never to enlist to see hell, who has raised all the hell he could when he had the chance, and who is heading straight into hell. Let him go. But get out of his company. When he sees a farmer trying to save his crop under trying climatic conditions by harvesting it on Sunday he raises a howl and strikes for a higher sal-When he sees his salary threatened he foments another strike to make secure his own position, regardless of the fact that with every strike the cost of living goes up to every consumer, even though the husband be overseas fighting to save the skin of the trouble-maker. The period just before us is the Land of Promise to the agitator. It is his opportunity. The seed bed as cultivated today will grow wild oats or No. 1 Hard, according to the sower. Who is going to sow? The cool-headed men of reason? If they assert themselves, yes. If not, the others will. Let us remember this. The extremist, the agitator, the demagogue, thrive only when cool-headed men of reason sit back and smoke. They never grow in the same field. Reason chokes the fool. Should the Government handle all this? Not when the cool-headed men sit back and smoke. Smoke if you want to but apply every ounce of your undoubted ability to the assistance of some branch of constituted authority. Be a part of Canada by keeping Canada cool and calm in the midst of the destructive agitation of the agitators at a hypercritical period.

It will be noted that I have divided the returned soldiers into three classes, and added the soldiers and their families thereto. I think this necessary for many reasons, for there is a vast difference in the position of these men. Let it at once be admitted that the five hundred thousand enlisted men, plus their wives, fathers, mothers, sisters, and brothers, all of whom have a vote, constitute at once a controlling political power in Canada. The safety of the situation lies in the fact that the number includes practically all of Canada, so that Canada has to deal with herself, and not a fraction of herself. Everybody is interested, and our interest lies the same way, so that there is no chance of a conflict when it is said that justice must be extended to the limit when it comes to dealing with these returned men. They could command it, even if it were not extended, but these men are fighting for the enthronement of reason, and there is no ground for suspecting that they would be governed (or govern) by anything but reason in Canada. Therefore, we can at once discard the element of force. When those five hundred thousand men get back they will merely say, "What's right for right has to rule in Canada." And right will rule, for they will make it so. That eliminates the extreme faction. There were many extremists and unreasonable men in Canada prior to the war.

Some of these got into the army. They didn't rule before, they didn't rule in the army, and they won't rule in the returned soldiers' organizations, for the returned men know that their own progress and safety demands reasonableness and good judgment. There is altogether too much fear that the returned soldiers' organizations are going to assert domination. Leave that to the returned soldiers themselves. Quit this patronizing air, as though they were a lot of kids, and treat them like white men-Canadians whose first thought was Canada. Now, in general, that is alright, but it solves nothing. In the concrete, where are we? When these men return how are we going to look after them? How are we going to take care of them. Patronizing again, you see. These men have taken care of themselves in worse places than Canada! The great bulk of them are quite capable of taking care of themselves yet. Provided we keep Canada industrially, commercially, agriculturally, alive, there will be no need of any particular care to those who are physically fit. Those who are not physically fit are in a different class, and are not being considered now. If we bring these men back to a state of industrial stagnation then we will have to take care of them, and others as well; but charge that up to stagnation, and not to the men. Will it pay Canada to in some way assist agriculture or industry, so as to keep these men employed? Figure it out, Suppose 200,000 of them are idle for one year. Suppose they earn \$3.00 a day. That is a loss of \$600,000 a day, or \$180,000,000 a year. Would it pay us to pay something to keep industry going? What coal fields could we develop with that amount of money, and as we develop them save the additional \$200,000,000 we are now paying every year to foreign nations for coal. And think of our copper mines, our lead mines, our zinc miles that could be developed, and the rolling mills and other plants that could be established, giving employment to thousands additional. And again the benefit to the balance of trade through not having to import what we produce. Idleness? Not a day of it for these men. Back to profitable employment with all speed.

Yes, I know it is so easy to say it. But is Canada an industrial country? Can it ever be made one? Some of us have thought so for a great many years, some of us still think so. If our people, instead of trying to get rich out of inflating real estate, had concentrated their attention upon producing something of life sustaining value, we would long ago have had a big manufacturing country. And if our manufacturers would do business according to the foundation spirit of the protective tariff which they enjoy, instead of squeezing the last mean cent out of the least possible production with the largest possible profit, we would today have cities with millions, and employment for hundreds of thousands more than we have. No need, then, to write about getting profitable work for returned soldiers. How well the writer recalls the spirit in which Sir John McDonald laid the National Policy "Tall chimneys for every hamlet, and work for every man." But he conceived a body of manufacturers who would be content with enlarged markets, not enlarged profits in the same old restricted market. He conceived manufacturers who would supply the

need, thus employing multitudes of men. There are two ways a tariff can affect a manufacturer. He can be content with a small profit, and thus hold the whole market, or he can raise his price to the level of the tariff, sell a little here and there at enormous profits, and enjoy the results, while the country damns him. Go over to the north side of Regina, and in half an hour you will see what a wrong conception the Canadian manufacturer has of the Canadian tariff. Acre after acre covered with foreign-made goods; here and there a Canadian-made machine-that exception amply testifying to the small soul and narrow vision of the manufacturer who made it. Can we give employment to our returned men when that condition prevails? Can we be considered industrially alive with this as the established order? We Canadians have time after time declared our faith in a protective tariff, and I am a protectionist yet, but I would be darned well ashamed of myself were I a manufacturer enjoying a 35% tariff, and still saw foreigners running off with the most of my preserve. There is something wrong with the Canadian manufacturer. He wants a jolt; a head-on collision, as a matter of fact, something that will knock him clean out of his state room into the common day coach where he can get some idea of what surrounds him. Grit, Tory, or Unionist has no objection to being decent to him as long as he is alive; but we are tired carrying a corpse. These dead men who imagine they are going to feed returned men on tariff are a menace to our country today. If they will but shut up, get busy and make goods, selling them at a reasonable profit, so they will sell them and thereby make more goods, thus employing returned and other men, we could forgive them; but if they start any more of this doling out tariff from their measly little shops where tariff and profit is the chief thing they manufacture (except nerve) then they had better quit, for our country is in no mood to longer tolerate their unprogressiveness and lack of enterprise. Western Canada, at least, will tolerate a tariff more willingly than they will manufacturing sloth. If the tariff is designed to increase manufacturing, and thus give employment, then it must do what it is designed to do, or cease to exist. A market big enough to keep every returned soldier employed exists, and it is not proposed that the tariff beneficiaries shall by means of that interpretation of the tariff which yields big profits on a small output, rather than a small profit on a big output, prevent our returned men from engaging in the supply of that market. The constricted conception of his duty as a manufacturer enjoying exceptional privileges, which our manufacturers have, is the biggest stumbling block today in the way of getting employment to our returned men. If our manufacturers are to get the profits of a protective tariff, then he must make at least a reasonable attempt to supply the goods that the tariff protects. Otherwise the tariff has no virtue. Who in Canada will say our manufacturers have been equal to our Canadian market. Go into our stores and buy Canadian goods if you can, and there get your answer. Our warehouses, the same. Wake up, manufacturers, and make your factories Canadian size. If you don't, the Government will be justified in wiping out every vestige of protection you have.

But are we justified in demanding that others wake up when we ourselves are industrially asleep? What have we here in Saskatchewan to show that we are giving industrial opportunities to our returned men? A province of one million people, and what do we manufacture? Practically nothing. Need it be thus? I do not think so. We have our manufacturing handicaps, that is true. But is it a fatal handicap? To me, no-most emphatically, no. To me that handicap is an invitation to get busy. For instance, power. They say we cannot manufacture, because our power is too expensive. Yes-as conditions are. But must conditions remain as they are? The same conditions prevailed in Ontario until Adam Beck woke Ontario up-against her will. If we but had an Adam Beck in our Legislative Assembly, somebody that would take Moose Jaw, Regina, and various other squabbling places, lay them over his knee, round side up with care, and spank their suicidal jealousies into united action to solve the power problem, he would be doing something. If Adam Beck can transmit the waters of Niagara through a hundred cities of Ontario why can't we transmit the billions of tons of cheap coal of Estevan in the same way? The power is here at our doors awaiting the genius-no, the sand-some people call it pluck. Is it not possible for someone in our local government to take the initiative? Give us cheap power, and our industrial life is assured. Give us this, and employment for our men is here. The market we already have.

Of course, there are many thousands of our returned men not fitted for industrial life. I think it is accepted that the man born to the free agricultural life of the prairie provinces does not take kindly to industrialism. He wants his accustomed freedom. Therein lies one of the chief solutions of the returned soldiers' problem. How many thousands of our soldiers have come from western farms I do not know, but there are many, and every one of these, except the cripple, when the war is over, will melt back to his own old home, and be mighty glad to do it. They will vanish as in a night, and again become the best of citizens in the best of pursuits. Look at Regina camp yesterday. A seething hive of men-many thousands drilling, drilling, drilling. Today deserted. The thousands have gone, and Regina never saw them go. What has happened? Harvest leave. A word, and they vanish in the night, swallowed up in the immensity of our agricultural province. I saw a few of them as they made their way to the station. "Well, boys, off on harvest leave?" "You betcher." "Coming back?" "Sure, Doc." "Be good." "Got to." And away they went, just as thousands are going to go as soon as they get home and get a chance. We don't need to worry about the agricultural element. The land and their own choice will take care of them,

It is true that quite a number of our soldiers are men accustomed to farm life, but who have no farms, nor fathers with farms. What of these? The farm is the proper place for them. But how? This is the problem our Land Settlement Board is now wrestling with. I

would sooner have the duties of any board in Canada, save the Food Board, than that one. They have an impossible task on their hands, unless Canada rises equal to an enormous problem. We haven't the land; we are wide awake to that fact. No land, and millions upon millions lying idle, vacant, a curse as it is to every settler in the country. No land, That's the position. I will venture the assertion that the Land Settlement Board has not yet found two thousand good homesteads available for soldiers. And they have been hunting for months. What we have, of course, is available, but the quantity is so small that it in no way furnishes a solution of our difficulties. Who, then, owns this land? The C.P.R., Hudson's Bay, Great North West Land Company and mortgage and loan companies. Ugh! Yes. Have they a right to it? They have. Have they a right to keep it-idle? They have not. Should the Government get it? Yes. Should they give it away to the soldiers? No. Should they put it in a position to be of advantage and value to the soldiers? Yes. How?

There never was a time in the history of Canada when Government action was more indicated than now with these vacant lands as the object of their activity. Why now? Because this is the day that all these companies have been waiting for. None of these companies have industriously pressed the sale of their lands. They either got them for nothing, or for comparatively little, and they haven't tried very hard to sell them, because they know that they could not get a big price for them until the homestead lands were gone. No settler would pay \$20 an acre when he could get a homestead. The Soldiers' Settlement Board have proved that the homestead lands are gone. Now for a big push up in the price of company lands. Now for the long delayed profits. They'll get it all, sure. If we let them. But haven't they got enough. What should we do? Buy these at market values as of today? Yes. Then what? Sell them to the soldiers as of the market value of today, but sell them on such terms as will enable the soldier to reap what the companies intend to reap—the profits from the immediate advance which must follow the removal of free homestead competition. That increment of the next five years will be of far greater value than any scrip that was ever issued in any former war to any soldier. Let the sale carry with it the loan already provided for and settlement duties, the latter being imperative. We have carried this land idle long enough. Did I say idle? Is land idle which produces frost and fire and drought and wolves and every other damned thing that blights the prospects of the settler? Get rid of it as an act of justice to the settler already here. Help the soldier and help the country at the same time.

Is our country equal to the occasion? My faith in the Canadian people was never greater than it is today.

A general development policy is in my opinion all that is necessary to carry Canada through the dangerous times ahead. We can develop any old thing in Canada—in politics I mean. We can raise religious bitterness and hatred in a few days, but we can't live for one hour on what we have raised. None of the parliamentary religiously bitter speeches delivered by either Colonel Currie or Mr. Cannon has ever vet fitted a wooden leg to a wounded soldier. Their religious intolerance won't bridge the chasm ahead of us, but their bitterness and hatred is liable to make their intolerance an issue with all its folly, with all its impotency, unless other parliamentarians say no. No, that won't do. Saving is no good. Get the developmental policy before the country. Get busy on it, and swamp intolerance with business. In my estimation the political party which has the most extensive and sane developmental policy will win at the next election. And I think they ought to. For instance, before me lies a report issued just last week upon the "Clay resources of southern Saskatchewan." Here is a quotation: "There is an abundance of high grade clays suitable for the manufacture of stoneware, Reckingham ware and white earthenware." Another: "The Province of Saskatchewan excels in the quality and quantity of that class of raw refractories known as fire clays." One returned soldier making a single piece of pottery out of that clay is worth more to Canada than all the fire-eating speeches the bigots ever delivered in Parliament. Let us make development supercede political and religious bickering. Busy men, contented men, men happy in their home life, will take a calmer, saner view—a more Christian view-of religious controversy than they will if they have to see this controversy through bare cupboards and empty stomachs. Until then, we are safely over the thin ice, and safe back to normal conditions let us try and keep everybody busy producing for the benefit of the nation. Absorb attention into big projects. Take the nation's mind away from its suffering, its irreparable loss in many instances, its present beclouded and uncertain state, by centering it upon the nation's development. Basic development in many instances is all that is required from the Government. Private enterprises will do the rest. Intolerant agitation can best be smashed with industry. Hit every agitator with a new mine opened up, a new furnace started; and the agitator will cease for want of a discontented mob to lead into trouble. Let new industry become an internment camp for those who seek to create discontent, or separate our people by appealing to religious or By industry we can best keep our English-speaking other bigotry. subjects within our Dominion, we can best solve all of Canada's peculiar problems. Then keep busy and silent while you are busy; well knowing that by silence and activity you are living out a pre-determined policy of an English-speaking Dominion.

But there is little use talking about an industrial awakening by Government policy until the administration of our laws and policy is placed in the hands of men stripped from the lethargy that now envelopes them. They have a peculiar anaesthetic in Ottawa. It first acts on the Deputy heads, paralyzing their activities, and then by some strange and unpatented process is transmitted to the Ministers in the form of a belief that they can't get along without that particular and paralyzed deputy head. The spectacle was presented in Ottawa not so

long ago of a Minister for a whole year declining to consult his Deputy. The Deputy sat and sat and sat, and the Minister swore and swore and swore, and the business of the department went to - three times. Is that business? Is it sense? He is back being consulted now is that Deputy, but the point is that he did just as much when he wasn't doing anything as he is doing now that he is busy again. These Federal Deputies run business on the block system alright. It is the safe system, they say, and they have to be safe. They block everything they can for as long as they can. In a great big country like Canada where, at best, it takes a long time to communicate Government orders, one would think that something like immediateness would be a fixed policy of the administrators, so that the will of the legislators could be quickly carried out. Alertness is not necessarily dangerous. Alertness ought to be a pre-requisite of administrators, speed in carrying out orders is essential. Very little complaint can be made, or has been made, regarding the laws enacted recently. The legislators seem to have done what they were sent to do; but when it comes to the employees, the deputy heads, paid to carry out the laws and orders, there has been a woeful lethargy. They never seem to get there. They put on the blocks to save themselves. While working on the block system they don't seem to know that Canada is running on a double track line. The weak spot in Canada's Government today is the administrators. The Government has brought down good laws, and Parliament has enacted them. But we are not getting the benefit. Why? Because the Government hasn't fired men who should have been fired long ago. Just recall the spectacle Mr. Nickle, of Kingston, made of a certain deputy and an assistant deputy last session, and imagine those two still being on duty as they are. The administrative heads at Ottawa seem to have no faith in their own officials in the outside service. The outside service today is merely a gigantic automaton, without responsibility or power or initiative, incapable of moving in the slightest particular without instructions, expected to wait for instructions-and they wait, and wait and wait (Please keep on repeating that line for about one year, and then you will have formed a proper conception of the Deputy Ministers' block system).

No use talking about an industrial awakening by Government policy until the brakes (deputy ministers and their assistants) are off.

But there are two classes to whom an industrial revival means nothing. These are our crippled soldiers and the children of our dead soldiers. We need not be worrying about our crippled men, for I think Canada has long since made up its mind to give to these the best pension the nation is capable of, and the most extended assistance. This looks to me to be the branch of our service that is most wide awake. There are imperfections yet, that is true, there are cases seemingly neglected, that is true, but so long as the whole branch is awake and hustling then we know that the wrongs will all be righted with reasonable speed. As nearly as I can see, there are no men in power in this branch asleep. The man in power who is asleep today is the

biggest curse in the country because by reason of his power he is holding up every man under him who wants to work. Canada has decided to lead all nations in the world in the matter of treatment to her wounded men. Not only has she decided to do so, but she is doing it now. The branch is carrying out the wishes of the people, and doing it on time. Being on time is an essential part of the game today. No more use in extending treatment to a crippled soldier after he is dead than there would be in sending reinforcements to France after the war is over. We got our men to France on time. They fought on time, and their after treatment must be on time. Delay must be avoided at this point. Whatever is to be done for a crippled or wounded man must be done at once, otherwise immediate dissatisfaction with thousands sharing, through sympathy, in that dissatisfaction, will result. Keep this branch on time! The conscience of the Canadian people will take care of the policy.

But those little kiddies, sons of heroes dead in France, children of pensioned mothers, mothers who never knew what business requirements were, and who today are thrown onto their own resources, doing double duty in the way of taking care of home. Those little kiddies always appeal to me, but now more than ever. Are they going to be forgotten? Are they going to have their schooling opportunities curtailed? Are they going to enter life handicapped because their fathers died in France for you and me? For the day, of course, we sympathize—but five years from now, ten years it may be, when it is all forgotten, that need will remain, for that child is still a child, in need of school, in need of opportunity, in need of a father's guidance, which it does not get. Of it all these little fatherless kiddies of today appeal to me the most, because it seems to me that they will carry the load the longest, and it will weigh the heaviest upon them. When will we forget them?

Just as Kitchener, and Roberts, and Lloyd George called for more, and more, and more of everything, to deal with a given case, so must Canada call for more and more of whatever is necessary to deal with her peculiar needs of the reconstruction period. More industries will, of course, solve the problem of work for our returned men. settlers on our vacant land will solve the financial difficulties of the Grand Trunk and Canadian Northern. There is no difficulty on the C.P.R. today simply because the land along their lines is settled. The same land, the same climate, the same wheat, the same returning cargoes, the same financial result. Then get more settlers, even if it costs money. It pays. The returned soldier speaks English. On that vacant land he raises wheat in English. Another problem solved. Again it pays. But we can't get all this pay without investment. We are grousing today because the C.N.R. and G.T.P. are not paying. Directly, yes. Indirectly, no. There were probably 100,000,000 bushels of wheat raised last year that never would have been grown if it had not been for the G.T.P. and C.N.R. Was that wheat worth anything to us

these last few months? Ask Britain. Ask the hungry people of the motherland. They know, and you ought to. As an investment the building of the G.T.P. and C.N.R. has paid time after time. Probably some got paid too well. That is a separate question. But as a nation it has paid us to build them both. Investment is not exactly expenditure. Money spent in national development is an investment which usually returns its money indirectly, unfortunately. But we will curse and defeat governments because of the follies of their investments. The country lives the better for them. Enterprise will never ruin Canada. It may a few individuals—and worse, it may make a few fabulously rich. We have to endure both.

The loan companies should be forced to surrender their profitably purchased liquid securities to the banks to whom they legitimately belong, and confine their business to their legitimate sphere and thus keep business going. Give the business men of Canada sufficient capital and they will succeed in every legitimate enterprise. Require the banks to live up to the spirit of their charter but also require those who are intruding into the banking business to the neglect of their own sphere, to keep their nose where it belongs. The loan companies have plenty to do attending to the loan business and when business men can't get the loans they require enterprise and industry must suffer. Duty these days does not consist of swiping the profits that belong to another. Patriotism does not consist of neglecting your own duties while you are stealing the business of an entirely separate branch. Let the loan companies, therefore, be forced into their own line in order that business men may get the loans they require for legitimate business. A loan company has no more right to deal in liquid banking securities than the business man has to make speculative real estate his chief security.

Canada is a land of great opportunity and tremendous necessity. Necessity faces us everywhere, prohibiting the slightest relaxation of effort. Today calmness is our chief requirement and then add an unceasing activity in the production of goods that sustain life. Given these, Canada is safe in spite of all who unintentionally would cripple us by their tear laden appeals, for our resources are ample.

Keep cool;
Be calm;
And work;
Keep other people cool;
Canada is equal to her job.

